Case 22-21268-GLT Doc 24 Filed 07/31/22 Entered 08/01/22 00:24:26 Desc Imaged Certificate of Notice Page 1 of 5

Information to ide	entify the case:			
Debtor 1:	Andy Wayne Westfall	Social Security number or ITIN:	xxx-xx-0730	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Rachel Diane Westfall	Social Security number or ITIN:	xxx-xx-0204	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/30/22
Case number:	22-21268-GLT			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Andy Wayne Westfall	Rachel Diane Westfall
2.	All other names used in the last 8 years		
3.	Address	2688 Savannah Road New Castle, PA 16101	2688 Savannah Road New Castle, PA 16101
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 7/29/22

For more information, see page 2

Debtor Andy Wayne Westfall and Rachel Diane Westfall

Case number 22-21268-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.		Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/28/22		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/8/22		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/27/22		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 8/29/22 at 09:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	itors on:		
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-21268-GLT
Andy Wayne Westfall Chapter 13

Rachel Diane Westfall
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Jul 29, 2022 Form ID: 309iPGH Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

-5541
06-1541
O. Box 5496, Mount Laurel, NJ 08054-5496
1

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
•		Jul 30 2022 00:21:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 30 2022 00:22:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 30 2022 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 30 2022 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 30 2022 00:22:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 30 2022 04:23:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 30 2022 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494647	+ Email/Text: bncnotifications@pheaa.org	Jul 30 2022 00:22:00	AES/PHEAA, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
15494648	+ Email/Text: bncnotifications@pheaa.org	Jul 30 2022 00:22:00	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
15494649	+ Email/Text: backoffice@affirm.com	Jul 30 2022 00:22:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella Street,

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Page 2 of 3 District/off: 0315-2 Total Noticed: 41 Form ID: 309iPGH Date Rcvd: Jul 29, 2022

			Floor 4, Pittsburgh, PA 15212-5862
15494650	+ EDI: GMACFS.COM	Jul 30 2022 04:23:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
15494651	+ Email/PDF: bncnotices@becket-lee.com	Jul 30 2022 00:24:44	American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15494653	+ EDI: CAPITALONE.COM	Jul 30 2022 04:23:00	Capital One Bank, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494654	+ EDI: CAPITALONE.COM	Jul 30 2022 04:23:00	Capital One Bank/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494655	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15497593	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15494657	+ EDI: CITICORP.COM	Jul 30 2022 04:23:00	Citibank NA, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15494659	+ EDI: WFNNB.COM	Jul 30 2022 04:23:00	Comenity Bank/DentalFirst Financing, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15497274	EDI: DISCOVER.COM	Jul 30 2022 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15494660	+ EDI: DISCOVER.COM	Jul 30 2022 04:23:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15494661	+ Email/Text: bankruptcy@huntington.com	Jul 30 2022 00:22:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15494656	EDI: JPMORGANCHASE	Jul 30 2022 04:23:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15496328	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2022 00:35:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15496298	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2022 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15494662	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2022 00:22:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15498630	+ Email/Text: bncnotifications@pheaa.org	Jul 30 2022 00:22:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15494663	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2022 00:35:24	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15500603	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2022 00:35:27	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494664	+ Email/Text: bkrpt1019@hotmail.com	Jul 30 2022 00:22:00	Preferred Auto Credit, 1019 Lawrence Avenue, Ellwood City, PA 16117-1851
15500892	EDI: Q3G.COM	Jul 30 2022 04:23:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15494665	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15495071	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494666	+ EDI: RMSC.COM	Jul 30 2022 04:23:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy,

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P.O. Box 965060, Orlando, FL 32896-5060

15494667 + EDI: RMSC.COM

Jul 30 2022 04:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy, P.O.

Box 965060, Orlando, FL 32896-5060

15494668 + EDI: RMSC.COM

Jul 30 2022 04:23:00 Synchrony Bank/PayPal Credit, Attn: Bankruptcy,

P.O. Box 965060, Orlando, FL 32896-5060

+ Email/Text: bankruptcy@huntington.com

The Huntington National Bank, P O Box 89424,

Cleveland OH 44101-6424

TOTAL: 38

BYPASSED RECIPIENTS

Jul 30 2022 00:22:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr PENNYMAC LOAN SERVICES, LLC

15494658 *+ Citibank, NA, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Andy Wayne Westfall dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kaitlyn@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com, kristen@mrdebtbuster.com,

Daniel P. Foster

on behalf of Joint Debtor Rachel Diane Westfall dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf. inforuptcy.com, kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; kristen@mrdeb

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5